



Order Filed on March 24, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Herbert B. Raymond, Esq., Kevin  
DeLyon, Esq., Jeffrey Raymond,  
Esq., Attorneys for the Estate  
of the Debtor

In Re:

ESTATE OF FRANCIS D. AVELLA,  
DEBTOR(S)

Case No.: 18-30162 VFP

Adv. No.:

Hearing Date: 3/20/2025 @ 10:00 A.M.

Judge: Vincent F. Papalia, U.S.B.J.

ORDER WAIVING THE REQUIREMENT OF FILING  
A CERTIFICATION IN SUPPORT OF DISCHARGE AND  
EXEMPTING PARTICIPATION IN THE FINANCIAL  
MANAGEMENT COURSE

The relief set forth on the following pages two (2) through two (2), is hereby  
**ORDERED.**

**DATED: March 24, 2025**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor: Estate of Francis D. Avella, Debtor(s)

Case no.: 18-30162 VFP

Caption of Order: Order Waiving the Requirement of Filing a  
Certification in Support of Discharge and Exempting Participation  
in the Financial Management Course

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1. That the requirement of completing the Certification in  
Support of Discharge, as required by Section 1328(a) of the Code,  
as to the Estate of Francis D. Avella, be and is, hereby waived.

2. That the Estate of Francis D. Avella, be and is, hereby  
exempted and/or excused, from participating in a Financial  
Management Course as required by Section 1328(g)(1) of the Code.

In re:  
Francis D Avella  
Debtor

Case No. 18-30162-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 24, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2025:

Recip ID	Recipient Name and Address
db	+ Francis D Avella, 4306 Newkirk Avenue, Apartment#1, North Bergen, NJ 07047-2710

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing as Servicer for Deutsche Bank National Trust Company as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC as servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 dmcdonough@flwlaw.com, NJbkycf@flwlaw.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: Mar 24, 2025

Form ID: pdf903

Total Noticed: 1

Herbert B. Raymond

on behalf of Debtor Francis D Avella herbertraymond@gmail.com  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.ra  
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10,  
Mortgage Pass-Through Certificates, Series 2004-AR10 Under the Pooling and Servicing Agreement Dated Se  
mlicker@hinshawlaw.com

Melissa N. Licker

on behalf of Creditor Specialized Loan Servicing LLC as servicer for Deutsche Bank National Trust Company, as Trustee for  
IndyMac INDX Mortgage Loan Trust 2004-AR10 mlicker@hinshawlaw.com

Melissa N. Licker

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10,  
Mortgage Pass-Through Certificates, Series 2004-AR10 as serviced by Specialized Loan Servicing, LLC  
mlicker@hinshawlaw.com

Sean O'Brien

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as trustee, on behalf of the holders of the  
Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 sean.obrien.1108@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11